

Information to identify the case:			
Debtor 1:	Tabatha L. Campbell		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	18-12474-ABA		
	Social Security number or ITIN:	xxx-xx-2840	
	EIN:	-- --	
	Social Security number or ITIN:	-- --	
	EIN:	-- --	
	Date case filed in chapter:	13	2/7/18
	Date case converted to chapter:	7	10/25/18

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Tabatha L. Campbell	
2. All other names used in the last 8 years	fka Tabatha L. Linden	
3. Address	105 Cooper Road Voorhees, NJ 08043	
4. Debtor's attorney Name and address	Joel R. Spivack Law Office of Joel R. Spivack 1820 Chapel Avenue West Suite 195 Cherry Hill, NJ 08002	Contact phone (856) 488-1200
5. Bankruptcy trustee Name and address	Andrew Sklar 1200 Laurel Oak Road Suite 102 Voorhees, NJ 08043	Contact phone 856-258-4050

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 10/26/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	December 7, 2018 at 10:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Bridge View Building, Suite 102, 800 Cooper Street, Camden, NJ 08101
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 2/5/19 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS. Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

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12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Tabatha L. Campbell
 Debtor

Case No. 18-12474-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 309A

Page 1 of 2
 Total Noticed: 41

Date Rcvd: Oct 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2018.

db +Tabatha L. Campbell, 105 Cooper Road, Voorhees, NJ 08043-4958
 tr +Andrew Sklar, 1200 Laurel Oak Road, Suite 102, Voorhees, NJ 08043-4317
 517322148 Aptive Environmental - Philadelphia, 2650 Eisenhower Avenue, Ste 103A, Trooper, PA 19403-2314
 517446645 +BMW Bank of North America, PO Box 23356, Pittsburgh, PA 15222-6356
 517322150 +Bmw Bank Of North Amer, 2735 E Parleys Ways Ste, Salt Lake City, UT 84109-1666
 517322151 +Citibank/Best Buy, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, St. Louis, MO 63179-0040
 517322152 +Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
 517322157 +Elite Landscaping, 8 Pineview Avenue, Berlin, NJ 08009-9510
 517322158 Emergency Phy Assoc of S Jers, ATTN: HRRG, PO Box 189053, Plantation, FL 33318-9053
 517322159 Emergency Physicians of S Jersey PC, Akron Billing Center, 2620 Ridgewood Road, Suite 300, Akron, OH 44313-3527
 517322160 Emergency Physicians of S Jersey PC, Akron Billing Center, 3585 Ridge Park Drive, Suite 300, Akron, OH 44333-8203
 517322161 HRRG, PO Box 8486, Coral Springs, FL 33075-8486
 517322164 +Matthew Linden, ATTN: Lois Schwartz, Esquire, Spear Wilderman, 1040 N. Kings Highway, Suite 202, Cherry Hill, NJ 08034-1925
 517322165 +Matthew Linden, 239 Rising Sun Avenue, Atco, NJ 08004-2216
 517834728 +PennyMac Loan Services, LLC, William M. E. Powers III, Powers Kirn, LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128
 517322167 +Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437
 517322170 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 269, Trenton, NJ 08695-0269)
 517375246 +TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
 517394629 +TD Retail Card Services, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
 517322172 +Tdrcs/raymour & Flanig, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035
 517322173 Virtua West Jersey Health, ATTN: Freeman & Mintz PA, 34 Tanner Street, Haddonfield, NJ 08033-2482

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: joel@spivacklaw.com Oct 26 2018 23:13:26 Joel R. Spivack, Law Office of Joel R. Spivack, 1820 Chapel Avenue West, Suite 195, Cherry Hill, NJ 08002
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 26 2018 23:14:16 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 26 2018 23:14:14 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517322149 +EDI: BANKAMER.COM Oct 27 2018 02:58:00 Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
 517322153 +EDI: WFNNB.COM Oct 27 2018 02:58:00 Comenity Bank/anntylr, Po Box 182273, Columbus, OH 43218-2273
 517322154 +EDI: WFNNB.COM Oct 27 2018 02:58:00 Comenitycapital/bosco, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
 517322156 E-mail/Text: bankruptcy.bnc@ditech.com Oct 26 2018 23:13:53 Ditech, PO Box 6172, Rapid City, SD 57709-6172
 517322155 +E-mail/Text: bankruptcy.bnc@ditech.com Oct 26 2018 23:13:53 Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172
 517407142 +E-mail/Text: bankruptcy.bnc@ditech.com Oct 26 2018 23:13:53 Ditech Financial LLC, PO Box 6154, Rapid City SD 57709-6154
 517322163 EDI: IRS.COM Oct 27 2018 02:58:00 Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
 517322166 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 26 2018 23:14:14 Office of the U.S. Trustee, District of New Jersey, U.S. Department of Justice, One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517382679 +E-mail/Text: bankruptcyteam@quickenloans.com Oct 26 2018 23:14:28 QUICKEN LOANS INC., QUICKEN LOANS, INC., 635 WOODWARD AVE., DETROIT MI 48226-3408
 517448704 EDI: Q3G.COM Oct 27 2018 02:58:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 517448703 EDI: Q3G.COM Oct 27 2018 02:58:00 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
 517322168 +E-mail/Text: bankruptcyteam@quickenloans.com Oct 26 2018 23:14:28 Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-1906
 517322171 EDI: TDBANKNORTH.COM Oct 27 2018 02:58:00 Td Banknorth, Attn: Bankruptcy, Po Box 1190, Lewiston, ME 04243
 517441382 EDI: AIS.COM Oct 27 2018 02:58:00 Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

District/off: 0312-1

User: admin
Form ID: 309A

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Total Noticed: 41

Date Rcvd: Oct 26, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517448874 +EDI: AIS.COM Oct 27 2018 02:58:00 Verizon by American InfoSource LP as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517417200 EDI: WFFC.COM Oct 27 2018 02:58:00 Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657,
Irvine, CA 92623-9657
517322174 +EDI: WFFC.COM Oct 27 2018 02:58:00 Wells Fargo Dealer Services, Attn: Bankruptcy,
Po Box 19657, Irvine, CA 92623-9657
TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517322162* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Special Procedures Branch,
Bankruptcy Section, PO Box 724, Springfield, NJ 07081-0724)
517322169* +Quicken Loans, Inc., 1050 Woodward Ave, Detroit, MI 48226-1906
TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2018 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
Denise E. Carlon on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Joel R. Spivack on behalf of Debtor Tabatha L. Campbell joel@spivacklaw.com,
admin@spivacklaw.com;r44331@notify.bestcase.com
Nicholas V. Rogers on behalf of Creditor QUICKEN LOANS INC. nj.bkecf@fedphe.com
Sherri Jennifer Smith on behalf of Creditor QUICKEN LOANS INC. nj.bkecf@fedphe.com,
nj.bkecf@fedphe.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7